



Order Filed on February 19, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. 9004-1(b)

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Attorney for Movant

**IN RE:**

**ANTHONY MORMANDO**

**Debtor**

Case No.: 24-19490-MEH

Chapter 13

Judge: Mark Edward Hall

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE  
2023 Ford F-150 Crew Cab XLT 4WD 5.0L V8**

The relief set forth on the following pages, number two (2) through three (3) is hereby **ORDERED**.

**DATED: February 19, 2025**

A handwritten signature in black ink, appearing to read "Mark E. Hall".

Honorable Mark E. Hall  
United States Bankruptcy Judge

Debtor: Anthony Mormando

Case No.: 24-19490-MEH

Caption of Order: Consent Order Modifying Stay as to Motor Vehicle

1. The 11 USC §362(a) Automatic Stay as to Ford Motor Credit Company LLC ("Movant"), with respect to the personal property of the Debtor described as a 2023 Ford F-150 Crew Cab XLT 4WD 5.0L V8, V.I.N. 1FTFW1E55PKD09819, in accordance with the agreement of the Debtor and Movant, is hereby modified and shall remain in effect.

PROVIDED THAT Debtor comply with the following terms and conditions:

- a. The Debtor will resume making regular monthly installment payment in the amount of \$675.00 as they become due Commencing on March 01, 2025.
  - b. The Debtor will cure current due to the Movant in the total amount of \$2,424.00, which includes the balance due under the contract as of date February 03, 2025, filing fees (in the amount of \$199.00) and attorney's fees (in the amount of \$200.00) on or before August 01, 2025.
  - c. Monthly Cure Payments: Debtor will make six (6) consecutive monthly payments in the amount of \$404.00 to cure the Arrearage ("Cure Payment"). Each Cure payment is due by the 1<sup>st</sup> of the month with the first Cure Payment due on or before March 01, 2025. The last Monthly Cure Payment will be paid on or before August 01, 2025.
2. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.
  3. Debtor will be in default under the Consent Order in the event that Debtor fails to comply with the payment terms and conditions set forth in above Paragraph 1, *supra*. If Debtor fails to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtor, Counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
  4. In the event Debtor converts to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition delinquent payments, fees, and charges due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtor fails to make payments in accordance with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth and failure and Movant shall be granted immediate relief from the automatic stay and under the

Debtor: Anthony Morando Certificate of Notice Page 3 of 5

Case No.: 24-19490-MEH

Caption of Order: Consent Order Modifying Stay as to Motor Vehicle

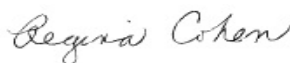
provisions of Section 362 of the Bankruptcy Code (11 U.S.C. § 362) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating, and completing a sale of the motor vehicle. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

5. The Debtor waives the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

**We hereby consent to the form and entry of the foregoing Order.**



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Attorney for Movant

In re:  
Anthony Mormando  
Debtor

Case No. 24-19490-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 19, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2025:

Recip ID	Recipient Name and Address
db	+ Anthony Mormando, 916 Indian Hill Road, Toms River, NJ 08753-3423

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Bank of New York Mellon f//k/a the Bank of New York as Trustee for Nationstar Home Equity Loan Trust 2007-FRE1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jennie Shnayder	on behalf of Creditor West Coast Servicing Inc. jennie@shnayderlawfirm.com
Laura M. Egerman	on behalf of Creditor Bank of New York Mellon f//k/a the Bank of New York as Trustee for Nationstar Home Equity Loan Trust 2007-FRE1 laura.egerman@mccalla.com mcallaecf@ecf.courtdrive.com
Regina Cohen	on behalf of Creditor Ford Motor Credit Company LLC rcohen@lavin-law.com mmalone@lavin-law.com

District/off: 0312-3

User: admin

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Date Rcvd: Feb 19, 2025

Form ID: pdf903

Total Noticed: 1

Robert H. Johnson

on behalf of Debtor Anthony Mormando ecfmail@rhjlaw.com 10270@notices.nextchapterbk.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7